



## Home-sharing can trim costs

**Finding a renter may be the key for seniors who want to keep their living expenses in line and are open to companionship**

BY JANE ADLER

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With household expenses on the rise, cash-strapped older homeowners are opening their homes to renters through local home-sharing programs.

Take Suzan Spitzberg. Five years ago, she worked two jobs to pay her bills. When she lost her primary job, she struggled to make her mortgage and cover the other bills.

But at the library, she saw a display about a home-sharing program run by the Center of Concern, a social-service agency in [Park Ridge](#) that matches homeowners with people who need a place to live.

Spitzberg filled out an application. The agency found her a renter, providing just enough income to cover the utilities and part of the property taxes.

"It was a way for me to hang on to my house," said Spitzberg, of [Des Plaines](#).

Such home-sharing programs have been around for years, but interest in them is growing, particularly among older homeowners who want to move but can't sell their houses, said Jacqueline Grossmann, home-sharing coordinator at the Interfaith Housing Center of the Northern Suburbs, in [Winnetka](#). So they rent rooms to help cover the bills, she said.

"People on a fixed income feel really challenged these days," she said. Her program has more home providers than seekers right now. In a typical year, Grossman said she matches about 40 homeowners and renters. But currently, she has 10 homeowners looking for renters and only two renters in her pool. (over)

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Nationwide, there are about 98 home-sharing programs. Six groups in the Chicago area provide SUCH services. A list is available at the Web site of the National Shared Housing Resource Center ( <http://www.nationalsharedhousing.org> ).

Home-sharing programs are typically operated by social-service agencies. The agency screens the provider and the renter. The match-up process is free.

A representative from the home-sharing agency visits and interviews the homeowner. The house must have a separate bedroom for the renter. A room with its own bath is ideal, said Eva Gertzfeld, who heads the home-sharing program at the Center of Concern. The renter must also have access to the kitchen, laundry facilities and other common areas of the house.

During the screening process, the agency verifies the renter's employment and checks personal references. Home seekers are typically middle-age working women. Some are saving money to buy a house, said Gertzfeld. But most just don't make enough to pay a lot of rent. Rents currently range from about \$450 to \$600 a month.

Both parties sign an agreement that can be canceled with 30 days notice. It includes "house rules" about housekeeping and noise. If problems arise, the home-sharing agency steps in to resolve disputes.

Tom Ciucci has a five-bedroom house in [Morton Grove](#) that he has shared with several renters since 2003, after his wife and son died. Ciucci is involved in lots of activities and clubs in his community. "If I sold the house, where would I go?" he asked. "I don't want to go somewhere else and start over again."

But Ciucci's house is too big for him to

manage alone. "At 84, I can't take care of all that," he said. Without home sharing, "I would have had to move to a retirement home. It helps at tax time too."

Though finances may drive the need to home share, companionship often sustains the arrangement.

Ciucci enthusiastically relates morning discussions with his home sharer. "We talk about politics," said Ciucci. "It's nice to have someone around."

Michele Glaser doesn't want to live alone, either. She has a disability and has been a renter in several homes. "I still have my own room," she said. "But I don't have to be completely alone" in case she needs help.

The agencies try to match people who are compatible, but it doesn't work for everyone. The ideal home owner should be "flexible" and an "open communicator," said Grossmann at the Interfaith Housing Center. The best homeowners aren't emotionally needy. Renters are typically working and don't want to feel like they're tied to someone awaiting their return. "The homeowner needs a support system beyond the renter," said Grossmann.

But home sharing can bring self-awareness too. Spitzberg has learned how to negotiate, compromise and speak up -- tactfully. "I've learned a lot about myself."

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